

Alberta Independence

An Informational Guide for Seniors



Your Voice. Your Legacy. Your Alberta.

A Resource for Alberta Seniors



ALBERTA PROSPERITY PROJECT

For You!

Thank you for taking a courageous step for the future of Alberta!

The future of Alberta is OUR future. The future of our children, grandchildren, and future generations.

How is something so grand accomplished? By Albertans just like you inviting those they care about to a respectful discussion.

Many are afraid of change and of what it would look like if Albertans took more control over our own future. A lot of this hesitation is based on our natural fear of something new, but also on vague warnings from those who oppose setting Alberta free.

While Ottawa has taxpayer funded media as their mouthpiece, the people of Alberta have something stronger: relationship and community.

So grab some treats and invite your friends and family over for a chat!

They may not all end up agreeing with you, but you will have planted powerful seeds and facts. We recommend an informal, friendly environment with treats provided. Present the facts but don't take it personally if it doesn't bear fruit just yet.

The following guide is intended to help make that discussion easier with topics laid out by subject. Print the pages following this one as handouts to help keep the discussion on track and for participants to take home after. If people decline an invitation to an informational get together, see if they would be willing to read this handout at home and meet you one-on-one after to discuss.

Alberta wasn't built in a day!



Alberta Prosperity Project

Dear Alberta Citizen:

First off, thank you for being here. I appreciate that you made the decision to listen and consider the reasons behind the growing sovereignty movement in Alberta. Today, we are facing a significant crossroads—a once-in-a-lifetime opportunity to send a message to Ottawa about our province's future, lawfully and democratically.

But in order for the democratic process to be just, we must have an informed citizenry. That is why I chose to lead the Alberta Prosperity Project: to educate Albertans about the reality of our province's relationship to confederation and the choices we have.

Like many of you, I had never imagined I would be involved in provincial politics—I was a local business owner, father, and grandfather, proud of this country and this province. But after learning about the direction that Ottawa is taking us and the very real stakes involved, I felt there is no choice but to act out of concern for the future of my family, fellow Albertans, and our province.

This is a grassroots movement—built by thousands of volunteers spending countless hours collecting signatures in the cold of winter, organizing and speaking at townhalls and gatherings, and creating educational materials so that Albertans can shape their own future through a democratic referendum.

I invite you to take what you learn here and share it with your friends and family so they too can be empowered to make an informed choice. This is a moment that will make history, and I believe we can secure a stronger, more prosperous, and freer Alberta for the next generation.

Let's Go!

Sincerely,

Mitch Sylvestre

CEO, Alberta Prosperity Project



What is everyone getting so worked up about?



Thank you for taking a courageous step for the future of Alberta!

The future of Alberta is OUR future. The future of our children, grandchildren, and future generations.

So why is there a growing movement of almost half of Albertans that want to change the status quo? Isn't that risky? Unpatriotic? Unfeasible, even?

The following information is intended to help explain why so many are considering the future in a new light. Some of the things you read may surprise you – please feel free to research them further.

A word of caution: the mainstream media in Canada are funded by taxpayer dollars (CBC, for example, receives approximately \$1.4 billion annually, with Mark Carney pledging an additional \$150 Million annually). If Albertan taxpayers stop funding them, they stand to lose a great deal of money. Please bear this in mind as you hear their dire predictions. They will paint those seeking change in a poor light. But you know your friends. Likely the person who shared this with you is a friend trying to reach out. They have nothing to gain by sharing with you and may in fact be risking a rebuff. Your best research will be done by looking at numbers rather than editorial pieces by paid pundits.

To research the following information more thoroughly, please read the Value of Freedom document available at albertaprospertyproject.com.

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“ It will be you who will determine whether or not you want to see more of your lives directed and controlled by Ottawa. ”

— PETER LOUGHEED
10TH PREMIER OF ALBERTA

*“ Albertans built this province with their own hands.
It's time we had the right to decide our own future. ”*

— MITCH SYLVESTRE
CEO ALBERTA PROSPERITY PROJECT

Oh, Canada



Whether we were born in Canada or chose it later, the name “Canada” has meant something dear to us.



Oh, Canada



Love for your country is a powerful and beautiful thing.

When we think of Canada, a country that has been known for its friendliness, peacekeeping, and beautiful scenery, many Albertans feel a sense of loss.

Our love of our country is touched by a deeper sense of abandonment when we look at what Canada has become over the past several decades. We know we were privileged to live in one of the greatest countries of the world, built on strong values and a respect for our fellow Canadians, and it grieves us to see Canada disrespecting those values.

We have been watching the direction the country has been taking and do not agree with the course that has been set. The values of the East are drifting further and further from the values of the West and the East is at the helm.

We are among the most taxed citizens in the world, with little representation to show for it. We know the results of the federal election before the votes of the West are even counted. Even should a Conservative leader get in, their voter base is out East and they must always consider the East before Alberta.

When we have lived with peace and prosperity for many years, it can be hard to believe that it will fail. Throughout history, nations have changed drastically, yet it's difficult to believe it could happen here... happen now... happen to **us**.

But those seeking to forge a stronger Alberta are not doing so out of fear.

We are doing so out of hope! Many of our parents and grandparents came to Canada, leaving their own country behind. We don't view them as traitors to their country of birth. Instead, we are grateful to them for taking a clear-eyed, unsentimental look at the road ahead. They took a chance on a new way of life and risked redefining themselves to provide a better future for their children and grandchildren.

Their heritage was still a part of them, even with immigration, with many weaving a new tapestry for their children out of old threads and new.

Alberta seeks to honour and foster REAL Canadian values by staying true to the values of our childhood and heritage, charting a different course from the decline of the eastern provinces.

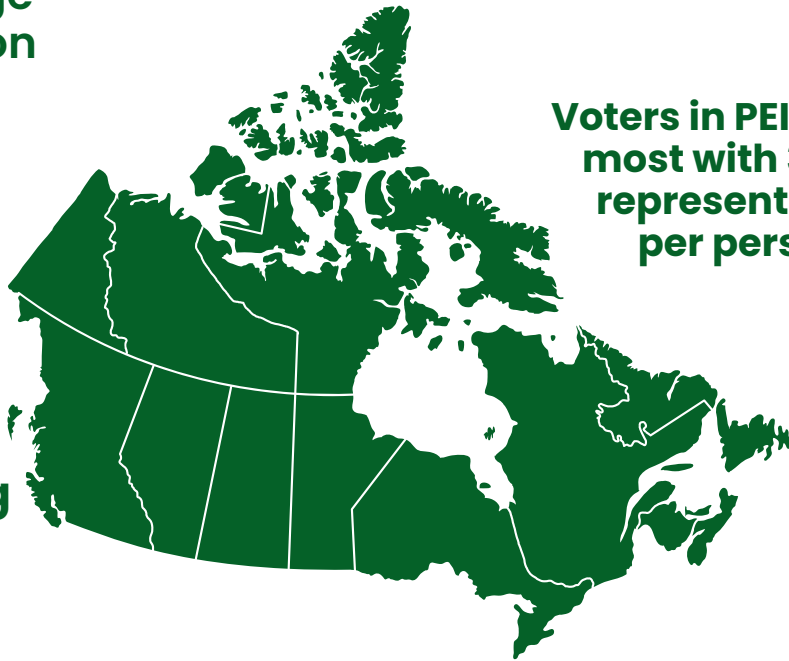
Oh, Canada

Alberta has a large average population per riding.

What does that mean?

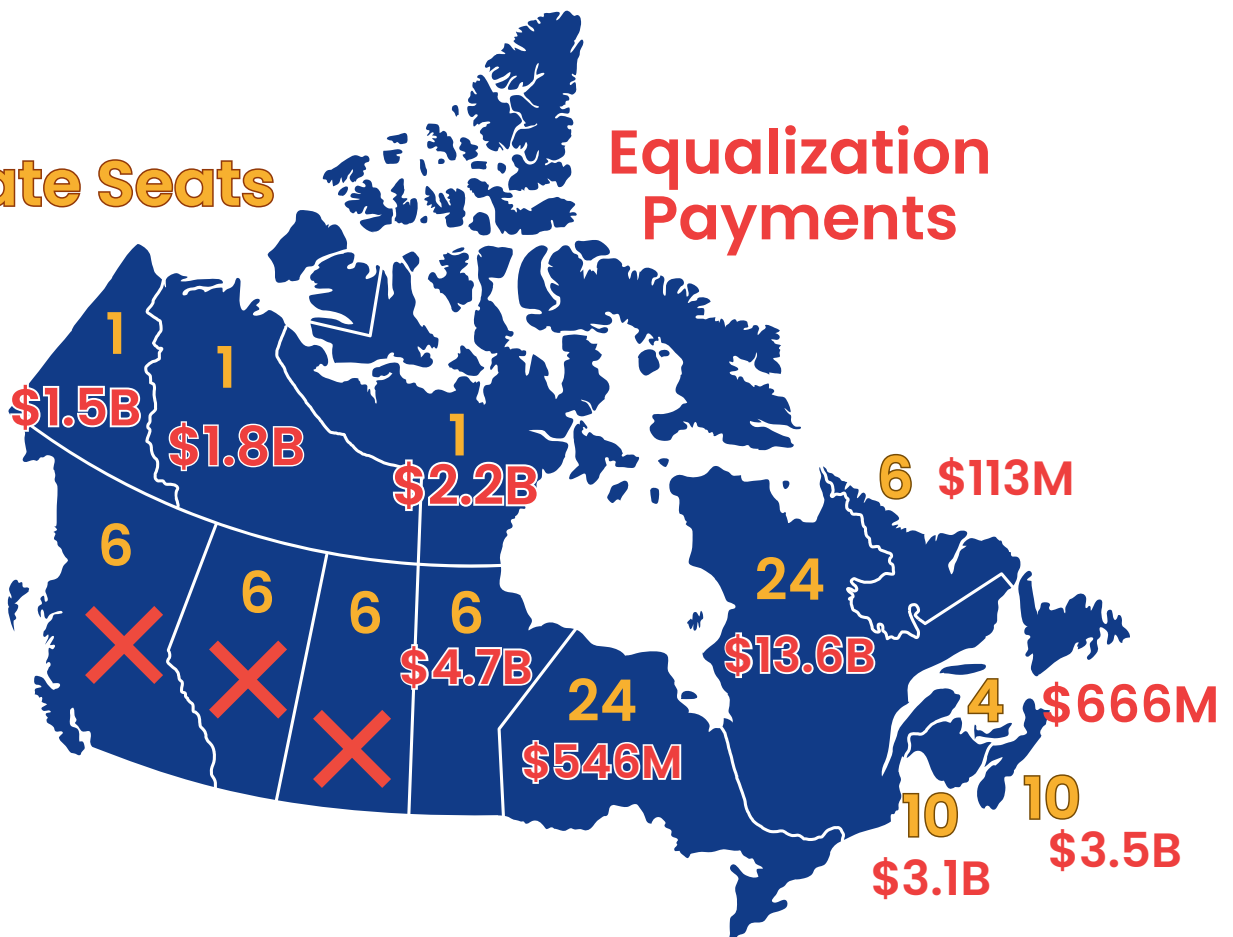
Voters in most other provinces and territories have more voting power than an Albertan.

Voters in PEI get the most with 3x the representation per person



Senate Seats

Equalization Payments



Oh, Canada



Alberta's oil revenue is fully counted when calculating Equalization payments while provinces like Quebec undercount resources allowing them to appear "poorer". If hydropower were valued like oil, Quebec's payments could be reduced by billions



Q:

WHY DOESN'T ALBERTA SIMPLY NEGOTIATE A BETTER DEAL FOR EQUALIZATION PAYMENTS OR OPT OUT ENTIRELY ?

A:

7 out of 10 provinces would have to have a 75% majority agree to it. This is extremely unlikely considering how much 7 out of 10 provinces are benefitting from equalization payments.

CPP and OAS



Will you have less, the same, or more?

CPP and OAS

A brief overview of what it could look like if we switch from the CPP to the APP (Alberta Pension Plan)

Doesn't affect current pensioners



Alberta will create the Alberta Pension Plan (APP). All residents, including current pensioners and future retirees, will receive their full pension benefits—equivalent to or better than current CPP, OAS, and GIS—from the APP.

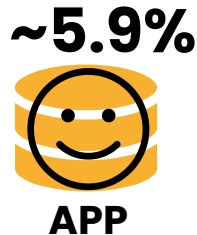
Estimates for Alberta's CPP asset share range from \$100 billion – \$334 billion



9.9%

CPP

The APP would have lower contribution rates than the CPP



~5.9%

APP

Information shared is based on current Canadian regulations and any possible changes would occur during negotiations of secession.

\$7.3B

How much AB contributes annually to the CPP

\$3–6B

How much AB receives annually from the CPP

Overpaying by \$2.9–5 billion/year

\$16B

APP's \$16 billion annual revenue

\$7.3B

How much AB **currently puts into the CPP**

The APP exceeds the CPP contributions by \$9–11B ensuring sufficient funds

CPP and OAS

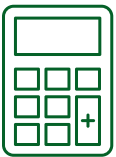
THE FIRST THING TO KNOW is that Alberta switching pensions plans won't actually affect YOUR pension.

Seniors currently receiving CPP and OAS will continue receiving from the government of Canada (just as if they moved to another country). **The real question is: what kind of retirement do you want your kids and grandkids to have? Get the details below!**



- HOW MUCH WILL ALBERTA GET BACK FROM CANADA?

Estimates for Alberta's CPP asset share range **from \$100 billion** (CPP Investment Board's low estimate) **to \$334 billion** (Alberta's 2023 report, per LifeWorks). This calculation uses the lowest estimate (\$100 billion) to ensure a conservative scenario—**actual transfer could be higher, making outcomes this good or better.**



- HOW WOULD THAT PLAY OUT?

Let us calculate with the starting transfer at the lowest conservative estimate of \$100 billion. If we assume one year of 10% growth (based on CPP's historical annualized return, 2013–2023), Alberta would have base assets of **\$110 billion by the end of the first year.**



- WHAT WOULD BE THE ANNUAL REVENUE?

- Investment Returns: $\$110 \text{ billion} \times 10\% = \$11 \text{ billion}$.
- Ongoing Contributions: Alberta workers/employers contribute \$5 billion annually (midpoint of \$3–6 billion, based on 2021–2024 estimates).
- **Total Annual Revenue:** \$11 billion (returns) + \$5 billion (contributions) = **\$16 billion.**



- COMPARISON TO CURRENT CPP:

- Albertans currently contribute \$7.3 billion to CPP but receive \$3–6 billion in benefits, **overpaying by \$2.9–5 billion** (2019 data).
- **Alberta Pension Plan's \$16 billion annual revenue exceeds current CPP contributions** (\$9–11 billion), ensuring sufficient funds to maintain or enhance benefits.

CPP and OAS

Summary

- **Changes would NOT affect seniors currently collecting CPP and OAS.** These changes will affect future Alberta retirees.
- The Alberta Pension Plan's **\$16 billion revenue easily covers the \$3–6 billion needed** for annual pension payments, ensuring no loss of benefits.
- **Surplus revenue (\$10–13 billion after pension costs) could replace OAS,** maintaining or improving senior support.
- Security as **Alberta commits to using surplus fiscal capacity to guarantee pension payments** during any transition to independence.
- Potential Improvements: Even with the lowest \$100 billion transfer, we could:
 - **Lower contribution rates** (e.g., from CPP's 9.9% to ~5.9%).
 - **Increase pension or disability benefits.**
 - **Fund other priorities** (e.g., infrastructure, tax cuts) while ensuring pension sustainability.
- Conservative Estimate: Using the \$100 billion low estimate means benefits and stability are at least this secure, with **potential for better outcomes** if a higher transfer (up to \$334 billion) is received.

Risks and Safeguards

- The \$100 billion transfer is the lowest estimate and may face legal/political challenges, but Alberta's plan ensures pensioner security regardless.
- Market volatility could affect returns, but the \$16 billion revenue provides a strong buffer.
- Setup costs (~\$0.2–0.3 billion initially, \$0.1–0.2 billion annually) are easily covered by the Alberta Pension Plan's revenue.
- All Alberta Pension Plan funds are dedicated to pensioners, not used for general revenue, ensuring long-term sustainability for Alberta's younger workforce.

CPP and OAS

IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?



FOLLOW THE MONEY:

- **High Contributions:** Alberta pays ~\$7.3B yearly to CPP, gets \$4.5B in benefits, overpaying ~\$2.8B.
- **Younger Workforce:** Alberta's younger, high-earning population subsidizes older provinces.
- **Fair System?** Ottawa says CPP pools funds for all, but Alberta's net \$60B contribution suggests imbalance.

TAXES



In Canada, seniors lose a considerable portion of their pensions to income tax and “clawback”. Can Alberta do better?

Taxes

A brief overview of what it could look like if Alberta were the sole arbitrator of its citizen's taxes

In Canada both CPP and OAS are fully taxable as income.



Federal Rates (2025):

- 15% on income up to ~\$55,867
- 20.5% up to ~\$111,733
- 26%–33% beyond that



Provincial AB Rate (2025):

- **10% on first ~\$148,269**

COMBINED FEDERAL + PROVINCIAL CAN REACH 20–25% FOR MIDDLE-INCOME SENIORS.

Alberta holds \$178 trillion in oil wealth (more than almost anywhere). Unleashed from Ottawa's red tape, we could free hard working Albertans from our artificial income tax dependence, ending it once and for all.



Both our consumers and producers could thrive right away while we get there! Proposed is a massive reduction in year 1, reaching 0% income tax by 2030.



Federal Taxes Albertans could get rid of :

- Personal Taxes
 - Federal Personal Income Tax
 - CPP
 - EI Premiums
 - Capital Gains Tax
- Corporate Taxes
- Consumption Taxes
 - GST
 - Federal Carbon Tax on Fuel
- Equalization Payments
- Federal Health and Social Transfers
- And many more!



The average Albertan pays almost half of their salary in taxes!
(If gross pay is \$78,000, take home pay is \$44,400).
We are among the most taxed people on earth!



Taxes

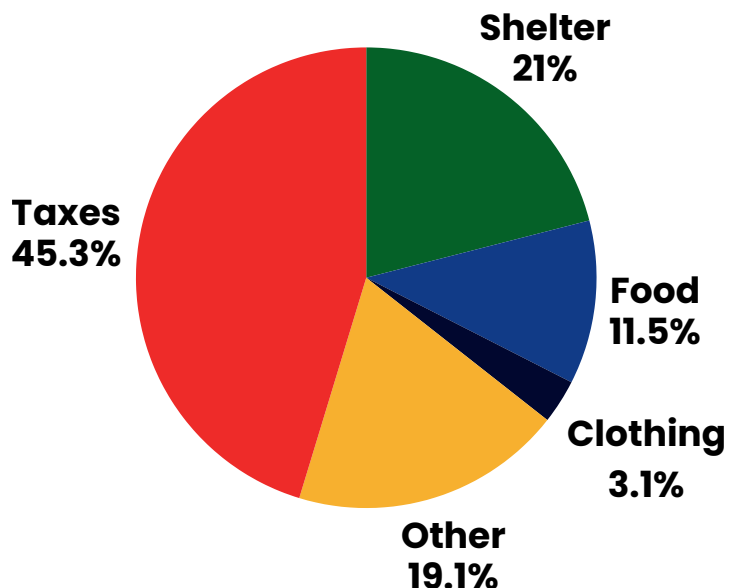
IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?



FOLLOW THE MONEY:

- **The federal government has become a behemoth:** there have been 357K bureaucrats hired since 2015 (a 40% increase). 114K of them are making at least six figures. Billions of taxes are required to sustain this burden, with Alberta as the primary cash cow.
- **Younger Workforce:** Alberta's younger, high-earning population subsidizes older provinces.
- **Our hard-earned tax dollars are sent** to left-wing initiatives **outside our own country.** For example,
 - Project "2X Canada: Inclusive Economic Recovery" with \$75 million sent to "marginalized populations" in "the Caribbean, Latin America and Sub-Saharan Africa"
 - \$7 million to project "A Gender-Responsive Systems Approach to Universal Health Care in the Philippines"
 - \$10 million to project "Actions by and for Women to adapt to Climate Change" in Sud- and Nord-Kivu,
 - and many, many more: <https://w05.international.gc.ca/projectbrowser-banqueprojets/filter-filtre#resultsTbl>

AVERAGE CANADIAN FAMILY EXPENSES:



Healthcare



Alberta already runs its own healthcare system – how much could we improve it?

Healthcare

A brief overview of what it could look like if Alberta had complete control over its healthcare:

Alberta already runs its own healthcare system — but with complete oversight, we could invest far more into clinics, hospitals, and staff. Those billions we keep at home could be reinvested into our hospitals, schools, roads, and communities.



Lower taxes and a high quality of life would attract high value global doctors and nurses, helping address the staffing crisis, reducing wait times.



Pharmacare and dental care could be free for 1.5 million Albertans



IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?



FOLLOW THE MONEY:

- As with all the previous topics covered, Alberta is subsidizing the rest of the country.
- Without equalization payments and transfers, Alberta could retain the full \$68–75 billion in annual federal tax contributions, rather than losing \$44–47 billion net to Ottawa. This revenue could fund enhanced public services, such as healthcare and education.

Investments

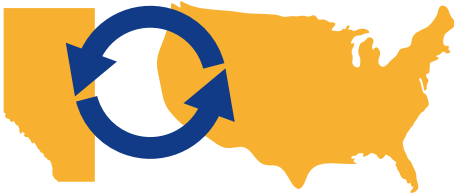


**With the turbulence of change,
will Alberta be financially viable?**

Investments

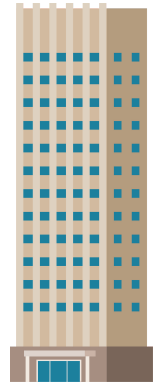
A brief overview of what Alberta's economy could look like:

Alberta could improve its already profitable relationship with the US, with investments flowing back and forth more freely.



We could become North America's most tax and regulation-friendly jurisdiction – attracting many more top companies and high-paying jobs.

By outcompeting every other place in North America on taxes and regulation, Alberta can become the #1 destination for business investment and top-tier talent.



We can become a cultural and economic powerhouse. With our varied landscape, we could achieve an entertainment and film industry more competitive than even Hollywood! Alberta would be far more tax friendly than California.



We could nearly double Albertan's monthly take home pay by eliminating all income taxes.

Proposed is a massive reduction in year 1, reaching 0% income tax by 2030. Imagine how much better both our people and our businesses would do if consumers actually had disposable income and savings.



Alberta's economy would be solid, backed by gold reserves and bitcoin.



Legacy and National Identity



**What world will we leave for our
children and grandchildren?**



Legacy and National Identity



Do you remember the Canada of decades past—a proud, respected nation on the world stage? A time when our values of hard work, community, and integrity shaped a country we were honoured to call home? That Canada feels distant now, eroded by policies and priorities that no longer reflect the spirit we cherished.

But here in Alberta, we have a chance to reclaim that legacy.

We have an unprecedented opportunity to create a province that stands tall. A powerhouse of prosperity, rooted in the values that made Canada great, where your grandchildren can thrive in a land of opportunity.

Alberta is poised to become the best version of Canada, a place where the principles you hold dear — self-reliance, fairness, and pride in our work — can flourish again. Alberta's economic strength, driven by our resources and industrious spirit, will ensure a pension system as robust as the CPP was in its prime, with surplus funds to replace OAS and invest in our communities. You won't lose what you've earned; instead, you'll gain a system tailored to Alberta's unique strengths, protecting your financial security while fostering a society that honours the values you've lived by.

Imagine an Alberta that stands as a global leader; unafraid to champion its people. We can preserve the values slipping away in today's Canada. You've seen Alberta's resilience, from the oilfields to our tight-knit towns. You're not just securing your future, you're leaving a vibrant legacy for the next generation.

This is your moment to shape a future that rekindles the pride you felt when Canada stood tall. Your voice can restore those values and honour your sacrifices and dreams.

Let's face a new future without fear and let's leave a legacy of strength, security, and pride for all Albertans to come.

A Few Final Thoughts



Citizenship & Travel

Anyone born in Canada will always be a Canadian citizen.

3 million Canadians currently don't live in Canada, and over 3 million have dual citizenship, including 48 MPs.



G20 Countries

IN RECESSION

Canada

NOT IN RECESSION

USA	Italy
Australia	Japan
Brazil	Mexico
Argentina	Russia
China	Saudi Arabia
France	South Africa
Germany	South Korea
India	Turkey
Indonesia	UK

Freedom of Religion & Traditional Values

Religious **healthcare workers have raised concerns** that federal **MAiD** policies increasingly pressure them to participate in or refer patients for assisted dying. Many argue this conflicts with their faith and undermines their freedom of conscience. Seniors who rely on faith-based healthcare providers have voiced similar concerns to what they believe are the consequences of Ottawa's steadily broadening eligibility criteria..

Many have also opposed proposals to **expand MAiD to those whose sole underlying condition is mental illness**. Critics argue that mental health struggles can often be treated and that patients should receive support and care rather than assisted death.

Many are concerned about **the continued expansion of MAiD eligibility**. Some point to cases where seniors have considered assisted dying because of loneliness, or financial hardship, arguing that these situations reflect **a troubling shift in Canada's approach to end-of-life care**.



Myth: "Only the radical fringe want independence."

FACT: Polls regularly show 38%–45% support, with majority support in rural Alberta. That's more than most federal parties get during elections!



Myth: "Alberta is landlocked so it can't trade."

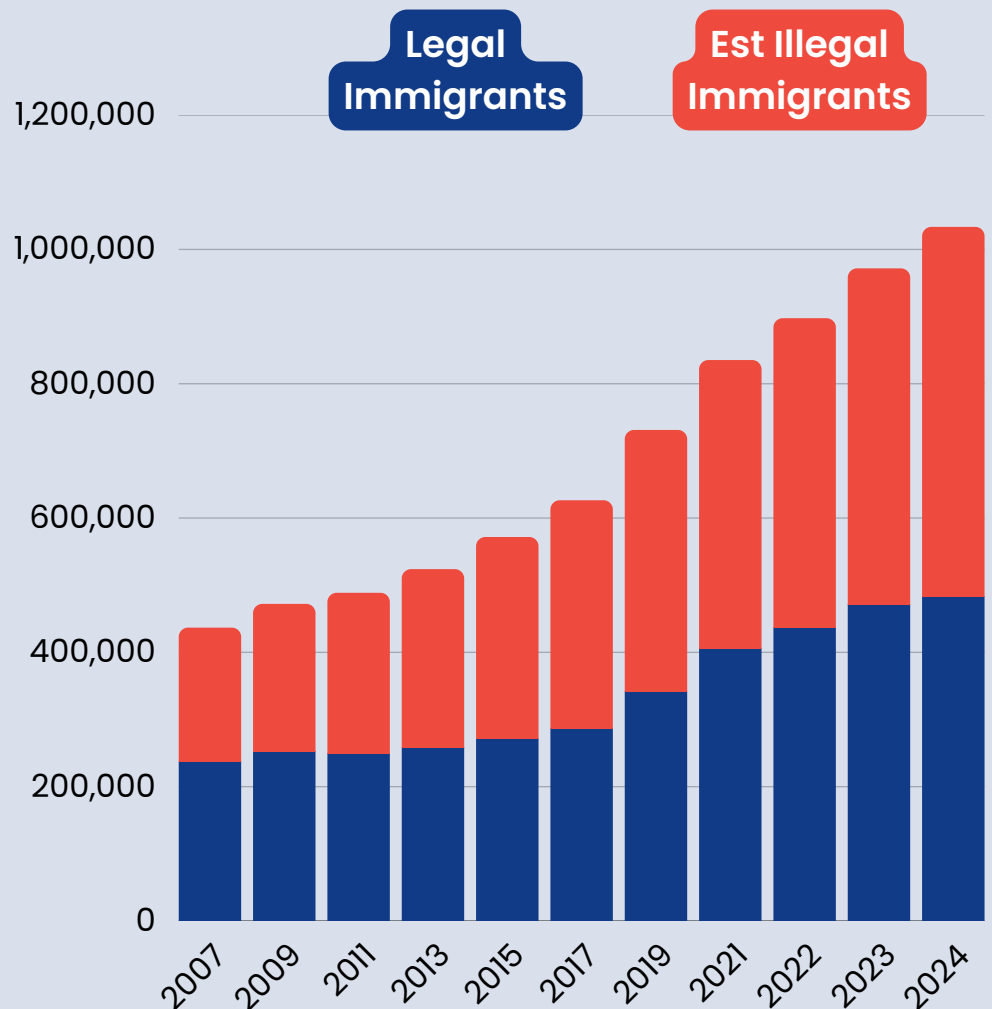
FACT:

Alberta already exports billions. Having more control won't block trade – it strengthens our leverage to negotiate better access with a pipeline-hostile Canadian government.

Alberta can more freely negotiate trade agreements with the US, and more. Our oil, food, and minerals give us massive leverage. We could also enjoy a mutually tariff-free relationship with the US.

Rapid Pace of Immigration and Cultural Change

Many Alberta residents, including immigrants, have expressed concerns over the federal immigration policy's ever-increasing rate as it changes the cultural fabric of communities faster than integration can accommodate.



**Thank you for reading this
handout and considering the
different options the future holds.**

To find out more, please visit albertaprospertyproject.com

